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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/802,701	03/09/2001	David Greene	1991-00100	6900

23505 7590 12/10/2003

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HOUSTON, TX 77253-3267

EXAMINER

AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 12/10/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/802701

Applicant(s)

Green

Examiner

Abers, g

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- The MAILING DATE of this communication appears on the cover sheet with the correspondence address -

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 3/9/01
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-18 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-18 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \*See the attached detailed Office action for a list of the certified copies not received.

- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 5
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

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### DETAILED ACTION

1. Claims 1-18 have been examined.

#### *Claim Rejections - 35 USC § 103*

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-18 are rejected under 35 USC 103(a) as unpatentable over Schein(US Pat. No: 6,226,623) in view of Weiss(US Pat. No: 5,866,889).
4. As per claims 1-18 Schein teaches a global financial services integration process incorporating online brokerage(col 7 lines 13-32)(Abstract)(Figs 1-5).Schein further teaches service providers and clients(Fig 1) as well as point of sale systems which may include brokerage firms(Fig 2/28) and customer service systems(Fig 2/26). Schein also teaches remote delivery systems(Fig 2/24) and messaging services(Fig 2/10).Schein further teaches checking balance inquiries(Fig 4) and debit checking and credit mortgage(Fig 4).Schein further teaches obtaining information relevant to a customer's financial health(Fig 7) as well as the customer maintaining other accounts(Fig 7/89). Schein also teaches the use of public and private networks(Fig 13/162)(Fig 11/140). In addition to that taught by Schein, Weiss also teaches opening a single integrated account at a financial services firm as a bank(Abstract) which also includes brokerage

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services(Fig 1/17) and mutual fund investments.Weiss further teaches relationship and product selection for a customer(Fig 2A/800) and the collection of brokerage information suitability data(Fig 2A/900). Weiss further teaches setting up a new account(Fig 2B/600) and a needs assessment being done on the client(Fig 2B/500) and choosing gold account and regular accounts(Fig 3A) and setting a financial goals strategy(Fig 3C).Weiss further teaches assets in checking,savings,IMMA,CDS,IRA and brokerage accounts in the integrated banking system(Fig 5A).Further,Weiss teaches credit cards(Fig 5A/10/11/12) as well as secured and unsecured credit (Fig 5A/8/9).Weiss further teaches that signer are in the profile or that a new signer is being submitted(Fig 5D)(Fig 5E) as well as a credit card account(Fig 5K).Weiss also teaches fund transfers(Fig 6B/2) and bill payment(Fig 6B/3) as well as automatic dividends deposit on securities and overdraft coverage(Fig 6B) and direct deposits(Fig 6F) and establishing a joint account where either party has access(Fig 8A) together with a PIN entry routine for another party(Fig 8A) as well as displaying the market value of the securities(Fig 10C). It would have been obvious to one skilled in the art at the time of the invention to combine Schein in view of Weiss to teach applicant's disclosure. The motivation to combine is to teach an improved system for accessing the services of a financial institution and for establishing accounts at the institution as enunciated by Weiss(col 4 lines 5-9).

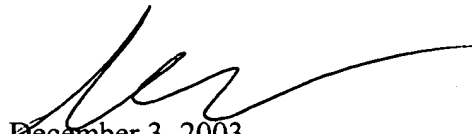
### *Conclusion*

#### **5. THIS ACTION IS MADE NON-FINAL.**

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6. Questions concerning this action should be directed to the primary, Dr. Geoffrey Akers who can be reached at 703-306-5844 between the hours of 6:30 AM and 5:00 PM Monday through Friday. If unable to reach the primary one may telephone the SPE, Vincent Millin at 703-308-1065.



December 3, 2003

**DR. GEOFFREY R. AKERS, P.E.**  
**PRIMARY EXAMINER**